

from the Author

THE

NEW POOR LAW

JUSTIFIED:

WITH

SUGGESTIONS FOR THE ESTABLISHMENT

OF

INSURANCE OFFICES

For the Poor.

BY

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AN EX-OFFICIO GUARDIAN OF THE LINCOLN UNION.

LONDON:

RIDGWAY, PICCADILLY.

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THE NEW POOR LAW,

&c. &c.

AMONGST the numerous changes in the Legislature which have taken place during the last few years, there is not one so important in its consequences as the alteration in the Poor Laws. It affects directly or indirectly, a body far more numerous than any other, and one which constitutes the foundation of all national prosperity. Its success depends, not only on its own merits, but upon the manner in which it is received and carried out, by all classes of the community, and it is the duty of every man, whatever his situation may be, to endeavour to form and promote a correct opinion of it. The great respectability of many of its opponents, and the violence of others, has made up in some measure for the smallness of their number, and they have taken objections to it, which, if well founded, must and ought to swamp all considerations of expediency.

Since the act came into operation I have attentively observed its progress in my own neighbourhood, and have taken a part in its administration, I have obtained all the information in my power on the subject, and I am convinced of the immense general benefit to be derived from it. I conscien-

tiously believe that no measure was ever passed more likely to conduce to the welfare and prosperity of the country. I am induced to publish this small pamphlet in the hope of converting some of its adversaries, who would not take the trouble of reading the annual reports or the debates in Parliament, and I shall be well remunerated if I should be the means of obtaining the additional co-operation of a single person. The great principle that laws must be made for nations, not for individuals, appears to have been entirely overlooked in the opposition which has been shewn to the New Poor Law. Immense importance has been attached to a few exaggerated cases of hardship, and they have been taken up as if the fate of the Bill ought to be decided by them. In this, and in all similar questions, we should consider the effect upon all classes collectively. But I am willing to meet the opponents of the measure upon ground about which there can be no dispute.

Whether the New Poor Law is calculated to increase the welfare and happiness of the poor themselves?

We must take the whole body of poor in the kingdom, in all districts, and under all circumstances, and we must consider the indirect and future, as well as the direct and present consequences. We must have a thorough understanding, not a verbal admission, of the enormous evil of the Old Law. There are many of the opponents of the

New Law, who I am sure do not give this argument its due weight. They have had their attention, now for the first time, called to the condition of the poor. They know little of the vice, the drunkenness, the improvidence, the hardship and the suffering which was of daily occurrence, and was rapidly increasing under the Old Law. They can form no conception of it from their own casual observation. They ought to read the report of the first commission of enquiry, which consisted of two Bishops and five other persons. As I fear they will not do so, I will make an extract from it. This is taken from a long and circumstantial account of the state of the parish of Cholesbury, Buckinghamshire, by the Reverend H. Jeston, the Rector.

“ The land almost wholly abandoned, (sixteen acres only, including cottage gardens, being now in cultivation), the poor thrown upon the rates, and set to work upon the roads and gravel pits, and paid for this unprofitable labour at the expense of another parish ! I have given up a small portion of my glebe (the rest is abandoned on account of the rates assessed on it) to the parish officers, rent free for the use of the poor, on condition that spade husbandry only be made use of, and the work done by married men with large families, but the employment this can afford must be of short duration.” “ The able-bodied poor and the boys are, I have just observed, deteriorating physically and morally, by reason of the want of useful and productive em-

ployment, and of their receiving parish allowance, without any chance of bettering themselves by any exertion or good conduct. The rates were 32s. in the pound. The population had increased in thirty-one years from 122 to 139, whilst the poor rates had in the same time increased from £37 a year to £367."

The least attention to this report will shew first, that it is highly deserving of credit, and secondly, from the innumerable communications from other places, that in time, most parishes in this country would have been in the same state as Cholesbury.

That the effect of the Old Law was to demoralize the poor, and render them improvident, there can be no doubt. It was favourable to the sturdy able-bodied and idle paupers, and unfavourable to the aged and infirm, who are the proper objects of relief. It induced early marriages; discouraged all skill in different kinds of work; was fast reducing the smaller rate-payers to pauperism, and would inevitably have involved all classes of society in one common ruin. Amongst the vast number of authorities for such a view of it, I would refer to two only, Mr. Walker, the late experienced police magistrate, says in a pamphlet on pauperism:—

“ The extent to which deceit and self-abasement enter into the composition of pauperism is quite inconceivable, except to those who have as it were anatomized the subject. The whole life of a pauper is a lie—his whole study imposition; he lives by

appearing not to be able to live: he will throw himself out of work, aggravate disease, get into debt, live in wretchedness, persevere in most irksome applications, nay, bring upon himself the incumbrance of a family, for no other purpose than to get his share from the parish. It is his constant aim to make every thing he has of as little value as possible; and he is consequently often obliged to throw away advantages, and to use those he keeps so as to be of little comfort to him. He necessarily becomes what he feigns to be, and drags after him, without remorse, his family, and all within his influence; such is the operation of the Poor Laws, that deceit and self-abasement, in various degrees, may be taken to be the very essence of pauperism."

The Reverend Mr. Jones, now one of the Tithe Commissioners, says in his able work on the distribution of wealth :—

“ The Poor Laws present a much more pressing and alarming mass of evil, as they do also more serious difficulties. In the first place, the effects of the Poor Laws as a mere economical evil, as affecting the interests and calculations of the farmer, and the growing prices of corn, are considerably underrated. These laws are first a burthen, the direct and indirect pressure of which, it is difficult for the farmer himself to calculate, and which it is probable therefore that in all cases he exaggerates; and in the next place, they form a much more, a

very much more, serious addition to the necessary price of agricultural produce in England, than a mere arithmetical calculation would lead us to conclude they did: and they do this because their pressure is unequally distributed, and falls by far the most heavily on those poorer soils, the expence of cultivating which must in the long run determine the average prices of raw produce. This circumstance alone forms a sufficiently urgent reason for attempting such alterations as might get rid of this unnatural, and certainly not desirable interference with the level of English prices."

"But all merely economical considerations sink into utter insignificance, when we turn to the fearful mass of moral and political mischief which they have brought into action. (It is from no theoretical views that I speak, but from an intimate and assuredly a most painful experience, when I say this: I ought, however, perhaps, to mention that my personal experience has been confined to the agricultural labourers and to the counties of Kent and Sussex.) It is not too much to say that they have thoroughly destroyed the happiness of the agricultural peasantry, and corrupted their habits as labourers and men. These effects have shewn themselves but too distinctly. The late disturbances among the peasantry, only sheer ignorance could attribute to any actual pressure."

"We have had from these causes a painful instance of the connexion of economical and moral

evil. The moral havoc has indeed been complete. The honesty of the labourers, their self-respect, their value for their character as workmen, all hope of bettering their condition in life by good conduct, industry, and prudence; their sense of their mutual duties and claims as parents and children; all feelings and habits, in short, that contribute to make men good citizens and good men, have been undermined and impaired, or utterly destroyed. No remedy for these evils in the condition of the poor deserves the name of a wise and statesmanlike measure, which is not of a nature sufficiently comprehensive to offer some promise of bringing healing and health to all those diseased points." He then recommends small allotments of land or some other plan to enable the agricultural districts to do "what must be effectually done if the moral mischief is to be eradicated, and that is, to annihilate the connexion between the able-bodied labourers and those laws, and for ever."

That these evils were rapidly spreading cannot be doubted; and even in Lincolnshire, where the pressure was scarcely felt, they were showing themselves very strongly. It is well known that a man would leave what is called a confined place, with ten shillings a-week and a house and garden, upon the least difference with his master, because he could demand harbour and work at his own parish.

Single men will leave a situation for the slightest

reason, without caring whether they get another or not; and very few of such servants remain above one or two years in the same place. Twenty or thirty years ago, I am informed that the wives of the labourers in this part of the country were thankful for employment, and took their young children with them, rather than lose it. Very few of them now are anxious to get work, and gladly find an excuse for staying at home. Boys of eleven or twelve years of age might frequently earn two-pence or threepence a-day, but their parents will not let them go out under sixpence, because some other boy has had such wages. Men in the decline of life might often have constant work, if they would work for eighteen pence instead of two shillings, but they will prefer being idle half the year, to receiving less than an able-bodied man. All this has obviously arisen from the poor having no motive whatever for earning more than a necessary subsistence for the time present. The additional wages they might in the course of twelve months have procured, would form a saving fund in many instances for sickness or old age.

The general arguments in favour of the New Bill are very strong indeed. The almost unanimous consent of men of all parties, which in the present state of politics is an extraordinary testimony in its favour. It is impossible that such men as the Duke of Wellington, Duke of Richmond, Earl Spencer, Lord Stanley, Sir Robert Peel, and Sir James

Graham should combine to pass any measure really unjust and oppressive to the poor. Men of such high character, wealth, and station in society, must be free from the suspicion of any improper or interested motives. And surely with their great talents and extensive information, they are far less likely to be mistaken in their opinion than any men in private life. In the face of such powerful support, we need not be surprised that so little should have been effected either in or out of Parliament by the most violent language, the most exaggerated and false statements, even with the aid of the press. If the cause is a good one against the New Poor Law, it ought not to require the assistance of anonymous slanders and distorted facts. An appeal to the reason would be sufficient without appealing to the passions. How has it happened that the famous Bridgewater case has never been taken up, and the offending parties prosecuted? Lord Wynford justly said, that the present laws afforded redress for any abuses of that sort. A Mr. Bull stated that a woman had been scourged, and now admits that the report was without foundation. What reliance can ever be placed in a quarter where such a statement was hazarded with a bare possibility of its being untrue? Earl Stanhope, the great leader of the opposition, if I may so call him, says, in the House of Lords on the first of May:—

“I have at this moment in my desk at home a letter from a clergyman of the Church of England,

residing in Dorsetshire, who is not one of my usual correspondents on the Poor Laws. That clergyman says, 'I and others of my brethren could give you important information as to the working of the New Laws, but we are afraid to do so ;' and he made this request at the end of his letter. 'I must request of you that my name may be kept a complete secret.' I hope that the Noble Duke will ponder well on these facts. It might be supposed that the subject of that letter was nothing less than treason, and so it was ; but not against the Sovereign of this country, but against the three Kings in Somerset House. The letter enclosed a copy of verses on the New Poor Law. Now, if a beneficed clergyman of the Church of England was so extremely alarmed at the idea of having his name divulged, when the whole matter was writing a few verses against the New Poor Law, could it be a matter of surprise that those who were or might become personally subject to the severities of that cruel and most detestable law, should feel some reluctance to encounter the consequences of public exposure?"

If all this is meant as a joke it is very much misapplied, where the happiness and welfare of the poor are concerned, and comes with a very bad grace from those who profess to ground their objections to the bill, on Scripture principles. If it is seriously used as an argument, I would ask what can any clergyman have to fear from the Commissioners ? What attention is due to representations

from a clergyman who can withhold “important information” on a such a subject for so despicable a reason?

The New Law is said to be against Scripture and the Laws of God, and the most unqualified abuse is showered down on the three Commissioners and all in authority under them. They are said “to wish to starve the poor to death, or kill them by infectious diseases in crowded workhouses.” The House of Commons are said “to have voted against God, and declared him to be a liar;” and the same writer adds, “we will oblige Lord John Russell with plenty of blood and fire before the winter is over.” What idea of Scripture or the law of God can these men have who could, under any degree of excitement, use such language to inflame the minds of the poor and uneducated? The three Commissioners did not pass the law, and can have no assignable motive for rendering it unnecessarily harsh or oppressive; and we ought to give them credit for a wish to do their duty. Suppose they were to say to the gentlemen who are so lavish in their abuse of them, “We do not believe you *really* care for the poor: you must be influenced by vanity and love of notoriety. The temptation of becoming *the* Mr. Johnson or Mr. Thompson, who wrote so many letters to Earl Stanhope, went to London as a deputation, sent up so many strong facts, &c. &c. has been too much for you. You cannot bear the hard fate of being

‘Born to blush unseen,’

And in your great anxiety to avoid it you have not allowed yourselves time to investigate the truth of these strong facts." No good judge of human nature would deny the possibility of such a supposition. But what an indignant answer would be given to it! And why should not the abuse of the Commissioners by these very parties deserve an answer equally indignant? The presumption is less against them. It is natural to suppose they would prefer receiving their salaries in peace and quietness, by making the law as little unpopular as possible, except a strong sense of duty, and the responsibility of their office dictated a different course. How can they be responsible for all the Boards of Guardians and relieving-officers in the kingdom? even if any case of gross mismanagement or neglect is proved, it is not fair to throw the odium upon them, till they have refused to remedy it. Supposing it clearly made out, that they have not exercised their discretion well in one, or any particular number of cases, I should wish to know where three men are found, to whom the same objection would not apply. Assuredly, discretion in perfection would not easily be discovered, in any three of the leading opponents of the New Poor Law.

There may be great defects (and some there must always be) in the working of the New Bill, but they are to be removed by the cheerful assistance of all parties, not by the intemperate abuse of one party, by the other. Repealing the Bill against such a vast

majority must be a hopeless case, and the opponents of the measure would do well to imitate Sir Robert Peel, who will oppose a bill with all his talents, but when beaten, exert those same talents to render it as perfect as possible. If there are some cases of hardship under the New Law which would not have occurred under the old, the question is whether the immense general benefit to the poor themselves, by the encouragement of habits of industry, sobriety and providence, and the gradual increase of wages and employment, will not vastly overbalance that partial evil? It appears hard that an able-bodied man should be denied relief out of the workhouse, when he is desirous to get work and cannot do it. But if absolute want is to be unaccompanied by any hardship, nobody would endeavour to avoid it. It is proposed by Lord Wynford to offer him work, but how is he to be compelled to do it as he ought to do? Where is the line to be drawn? Whose testimony is to be relied upon in such conflicting statements as would be made in such innumerable cases? Where is the discretion to be found to decide upon such testimony? When all the respectable and opulent classes of society are obliged to wait till there is a prospect of maintaining a wife and family before they marry—what right has a youth of twenty-one years to leave his service and marry without such a prospect, and then expect that the prudent and industrious classes are to find him relief or work, at his own home and in his own way?

They now offer him harbour, food and clothing, liable to certain regulations, the most obnoxious of which is separation from his wife. It has been abundantly shewn that no order or decency can be preserved in any workhouse without such separation ; it is not therefore a voluntary and unnecessary punishment of poverty : It must be remembered that temporary separation is submitted to by thousands of married couples, to say nothing of the officers in the Army and Navy, where it is rendered necessary for the provision of their children or themselves. If every married man was accommodated with a separate apartment in the workhouse, and had the society of his wife and children, with sufficient food and clothing, how many men would be found to support themselves ? or who would eventually be found to support *them* ? The diet tables have been stated to be at the starving point, and insufficient to support life long together. That that is not the intention, or the necessary consequence of the Law I am perfectly sure ; what other Unions may do I know not, but let any person examine the workhouse at Lincoln ; let him compare the food, in quantity and quality, with that in which very many of the *rate-payers* live. Let him compare the condition of the inmates, with an equal number of persons in the same situation of life elsewhere, indiscriminately taken. Let him examine the paupers themselves, and ascertain whether any well founded cause of complaint exists. My con-

viction, from strict personal examination, is, that they live much better than many of the rate-payers can afford to do. Statements are made of the rate of mortality in the workhouse, compared to that of the convicts in the hulks. The parties making them forget to mention that the convicts are generally in the prime of life. The inmates of the workhouse are almost all children under 14 years of age, or old and infirm people. It is quite evident that victory, not truth, is the object on those occasions. Great complaint has been made of the medical treatment of the paupers. The impossibility of their having proper attendance has been argued, from the price paid for it, and instances have been given where lives might have been saved by better attendance and more expensive medicines. Are those who think the paupers so neglected acquainted with the habits and circumstances of the cottagers and artizans, who are struggling hard to pay their poor-rates, to prevent their becoming paupers themselves? Where and how are they to obtain the attendance afforded to paupers? Where are they to get the port wine, bark, sago, and other articles, which we are told we ought to find for paupers? Can it be true charity or justice to wring another shilling from the hard earnings of these poor and industrious people for such a purpose? Is it likely to encourage industry, and discourage improvidence? But I will not stop here, I will look at small farmers occupying or owning 40 or 50 acres

of land. Let us consider what medical attendance they can afford for their wives and families. They constitute a class which has quite escaped the notice of the wealthy and the charitable, as they never ask assistance, and do not come in contact with them. I will venture to state, from my own knowledge, that we are finding better medical relief for the paupers, in the Lincoln Union, than many of the rate-payers are able to find for themselves. What we pay for it rests between the guardians and ourselves. Neither the poor nor the opponents of the New Law have any thing to do with it. Many lives may be lost amongst the poor, which might have been saved by daily attendance and expensive medicines, but that is not confined to the class of *paupers*. It is one of the evils assigned by Providence, in some degree, to all classes, who are not opulent, and one to which the very class of small farmers I have mentioned are liable. And a parish pauper has no more right to expect daily attendance, and expensive medicines for his wife or family, than a clergyman with a small income has to winter at Naples or Florence. The consolation in each case must be that the remedy is out of the reach of the party requiring it.

The Bastardy clauses are considered cruel and iniquitous, as punishing the victim, not the seducer, and as leading to infanticide. In this case, as in all others, the law must be regarded as applying to the many not to the few. Let any active Magistrate be asked, how many of the women brought

before him under the Old Law could properly be considered as the victims of unprincipled men? Would the answer be one in ten, or one in twenty? Women who have, as it is said, lost their characters are excluded from general society in the upper classes. Punishment ought as far as possible to be proportioned to the guilt of the parties upon whom it falls; and many instances of this kind may be found where it would be almost reduced to nothing by particular circumstances: and in those cases it must be cruel and unjust in its operation. If some women should commit infanticide, or even suicide, to avoid such disgrace, would it be a good argument that society were wrong and ought to admit such women to prevent similar calamities? Surely not: but you must admit all or none; you cannot institute an enquiry into each case. Here again, what may be very hard upon the few, may be positively necessary for the welfare of the many. Lord Wynford considers that where a woman must be very uncertain who is the father of the child, it is a great hardship that she should be obliged to take an oath upon the subject, or at least, that it should be put to her to the best of her belief. Can there be a person found who could deliberately object to any woman in such a situation being compelled to maintain the child herself? The expence of maintenance applied as a punishment to the putative father is of all methods the worst and most ineffectual.

In the administration of a New Law, where so many men are called upon to perform duties with which they are unacquainted, the greatest forbearance ought to be exercised towards them. Any case of apparent neglect or mismanagement should be temperately pointed out. The decisions of a Board of Guardians must, in a great measure, depend upon the information they can obtain, and it is not so easy a matter to arrive at the truth as many people appear to think: and on this account, if on no other, the Relieving-officer, and still more the Board, may well be excused if they sometimes decide erroneously. The positive necessity of adhering to some general rules may make a few individual cases a little hard. I think at my own Board a great disposition has been shewn to reconcile a sense of duty on the one hand, with a wish to make the paupers comfortable on the other; I have expressed my readiness to enquire into every alleged case of hardship, and nothing but want of success will convince me that the Board would not remedy any such case, if fairly made out. It is no answer to say the remedy comes too late. Human remedies *must* frequently do so; the most that can be done is to prevent the recurrence of a similar evil. When one man takes away the life or property of another, the punishment inflicted is no remedy, strictly speaking. It tends to secure the lives and properties of other men which is all it can do.

Of the great benefits to be derived by the poor themselves, not a few are already beginning to show themselves. The increase in the deposits of the Savings Bank in one year was £900,000. The number of Beer-houses are stated to be decreasing in many places. The rates are reduced already to a very great amount: and here I would wish to call the attention of those who are so hostile to the Bill to the immense importance of such a reduction. It is frequently regarded as an increase of the incomes of the great and wealthy classes at the expence of the comforts of the poor, and in that light is justly considered as not only worthless, but absolutely bad. The slightest investigation must show how erroneous such a view of it is. If in any parish the Poor-rates are reduced one-half, what becomes of the rest of the money? The freeholder will spend it in improving his land or amongst the trades-people of his market town, and thereby create a demand for labour. His increased expenditure will encourage industry instead of discouraging it. The tenant will do the same with his increase of income, except in the very unusual case of his rent being increased in proportion; and even then the consequences are the same, though a little more remote. This additional rent, if spent in London, must be laid out amongst trades-people of some kind, and would be spent upon the industrious artizans in London or Birmingham, instead of the idle and improvident paupers in Hampshire

or Sussex. If articles of foreign produce are purchased with it, English manufactures of some kind are sent out in return; and even in the worst possible case of the money being spent abroad and never returning to this country in any shape, I can truly say I would much rather encourage industry in France or Italy, than idleness, vice, and profligacy at home.

Having endeavoured very briefly to obviate some of the principal objections to the New Bill, I would wish to call the attention of the rich, the powerful, and the educated, to the great obligation they must be under to promote as far as they can, the welfare and happiness of their poorer neighbours. That in no country in the world is this duty better understood or more practised, I am well aware; but I am equally sure, that were half the amount which is annually devoted to charitable purposes expended in a different manner and under better regulations, the general good effect would be much greater. The consequence of public institutions and private charities, indiscriminately applied, most certainly produces improvidence amongst that class for whose benefit they are intended. Mr. Walker says, "Since Guy left an hospital for his poor relations, no Guy was ever known to prosper." Mr. Little, of Stanhope, in Durham, says, "I have for twenty-five years had the management of several hundred labourers, and during that period I have attentively observed their habits, for which observa-

tion I had the peculiar advantage of having been one myself till I was 20 years of age. It may seem harsh to say that I fear great harm is done to the labourer by the public contributions of the rich, the free-school, the lying-in hospital, the soup kitchen, the distribution of grain, &c. in time of scarcity, and many other similar institutions, all tend to make the labourer look to others, and feel no anxiety to save for such emergencies. These public charities create the necessity they relieve, but they do not relieve all the necessity they create."

It is no great matter to part with a little superfluous wealth for charitable uses, but it is rather a greater sacrifice to devote our time and talents to such a purpose, but we must give an account of our time and talents, as well as of our property ; and it is a very fit subject of reflection, how much of either we appropriate in a week, or month, or a year to bettering the condition of those around us. The great benefit to be expected from the New Poor Law is to induce habits of industry and prudence amongst the poorer classes, and to teach them to provide better for themselves than society can do for them ; but we shall fall far short in our duty to them, if we leave the alteration of the law, alone to do this. It is easy for those who have known want only by name, to expect that a poor man with a wife and family should provide for sickness or old age ; but how can we hope that he can do so, without being taught how to lay his wages out to the

best advantage. He has been rendered improvident from the state of the laws, and not from any fault of his own ; and we ought to assist him in his altered circumstances. If it is difficult for a man with £1000 a year to lay by £50 out of it, or a man with £20,000, £1000, must it not be ten times more difficult for a poor man to save a twentieth part of his small earnings? But we have advantages which he has not now, or ever had. There are numerous Insurance Offices in which we can invest any surplus income, and immediately place it out of the power of our own imprudence. Must not such institutions be most useful, in short, absolutely necessary, to the poor man, which we require for ourselves? Benefit Societies may effect the same object to a certain extent ; but how can such societies be organized or conducted without the active assistance of the upper classes ? and at best they leave every individual dependent upon the prudence of his neighbours. We should do very little in that way, if it were the only one offered to us, to provide for our wives and families.

By the calculations of Mr. Finlayson, the actuary of the National Debt, a man of 17 years of age, paying 6d. a month, or £5. 8s. $2\frac{1}{2}d.$ in a single payment, ought to receive 2s. a week after the age of 60 ; a double payment would of course secure 4s. a week in the same manner. A man of 25 years of age, paying $18\frac{1}{2}d.$ a month, or £15. 16s. 4d. single payment, ought to receive the same annuity

after 60. What multitudes of farmer's servants, artizans, mechanics, &c. &c. have dissipated £15 before the age of 25, from the want of prudence, or having a favourable mode of saving their money, pointed out to them? How many have become a burthen to their respective parishes, who have spent double such a sum in drunkenness and vice? By the tables of the Standard of England Assurance Office, calculated of course to leave a profit besides the expence of management, a man of 25, by paying £16. 9s. can receive £10. a year for life after the age of 65; *and if the person dies before the Annuity becomes due, the money will be returned.* Numerous other calculations are made by which any poor man might, by a small payment, provide for himself, his wife, or infant family, under every variety of circumstance. If a society for bettering the condition of the poor were formed in each Union, with a certain number of the Guardians for the time being as honorary members, different plans might be discussed and carried into execution. An Insurance Office expressly for the poor in the Union might be formed; subscriptions might be raised, in the first instance, to be applied to the expences of management, and the rest of this fund might be added to the general stock for the benefit of the Insurers. In what manner could money be more charitably or beneficially applied. It would contribute in the greatest degree to the comfort of the industrious and deserving poor, and would

thereby encourage habits of industry and providence amongst them—much useful information would be collected at the meetings of such a society, which private individuals might take advantage of. In each parish an active and zealous assistant ought to be found in the resident clergyman. He might from time to time explain to his parishioners the benefit held out to them ; he might receive, or appoint some person to receive, their little savings, and thus prevent their loss and trouble in attending to pay them in. And by carefully avoiding any distinction on account of religious differences, he would thus deservedly ensure the respect and affection of his poorer neighbours. In the different schools instructions might be given on a variety of subjects, too often neglected ; at present girls might be taught how to provide for a family in the best manner at the smallest expence. It is quite astonishing how much may be lost or saved, even from a poor man's wages, in a twelvemonth, by a want of attention to household economy. In various ways the comforts of the poor might be materially increased, and their habits improved, with great advantage to their employers, and we cannot promote our true interest better, than by rendering the lower classes more prudent, more moral, and more industrious. In connection with this subject, there is a passage in Mr. Alexander Smith's Philosophy of Morals, a work far beyond any praise of mine, which I trust the author will excuse me for extracting :—

“I cannot help remarking that there is much want of consideration and due pity in the sentiments with which the *respectable* part of mankind—which generally means the lucky and comfortable part—behold the crimes and punishments of the more wretched of their brethren. How a person living in elegance and ease, holds up his hands at the grossness, the fraud, the violence, of those whose crimes are exposed and avenged by public Justice! How just, how reasonable, how well-deserved, does he think the punishment! How does he congratulate himself that his conduct and character are so different! But have you also considered the difference of your circumstances? Sated with enjoyment; with every desire gratified, every joy of life tasted, until, perhaps, the appetite has become palled: with the ministers of pleasure ever ready to attend on your call—how little can you estimate the avidity with which an occasional, an unusual, an untried gratification is seized! how little need you wonder at the gross, inelegant excess in which it is indulged! unruffled by disappointment, undistracted by anxiety, unexposed to rudeness, contradiction, contumely, anger; flattered into complacency by the respect and obsequiousness of inferiors, and the elegant mildness of equals; never hearing a word uttered that is not, to say the least, either subdued by mercenary submission, or smoothed by artificial polish,—how little can you comprehend the temper of him who

is soured by misfortune; maddened by the prospect of hopeless, helpless poverty, and an entire exclusion from all the enjoyments, or even comforts of life; exasperated by neglect and contempt—by the neglect and contempt of those who have been only more *fortunate* than himself; hardened by continual contact with the discontent, the fierceness, the rapacity of those who have been as unfortunate! Seated in abundance and security, satisfied with the present, and at ease about the future; feeling no embarrassment, no want; so circumstanced, in short, as that dishonesty is either impracticable, or, if practicable, would be utter madness—would be disgrace and ruin, without a motive, without a purpose—how little can you imagine what it is to be without a morsel of bread, without covering against the inclemency of the weather, without a home, without a friend! How little can you imagine what it is to ask for work, bare work, for scanty wages, and to be refused, with coolness, perhaps driven away with suspicion! How little need you be surprised that he whose very misery procures him the reputation of being a rogue, should yield to the temptation of really deserving such a character!

“ True, the man who is the most destitute *ought* to respect the persons and properties of others. In the midst of affluence, luxury and superfluity, he *ought* to be content, that no pleasure falls to his share. If he cannot obtain any of the comforts he

ought to be satisfied with the necessaries of life—if he cannot obtain even the necessaries of life, without the most severe, and unceasing labour, he *ought* to submit to such labour. If a man has been brought up amidst profligate companions he *ought* to shake them off; he *ought* to defy all their persuasions, all their ridicule. If from his origin, or his education, he is suspected by those who could give him honest employment, he *ought* to wait with patience until he can establish a character. What a fine thing is virtue, even in rags! what glory and happiness in resignation, in fortitude, in perseverance against obstacles, intemperance and abstemiousness, in scrupulous integrity! All undoubtedly true—all this the poor man *ought* to do: but so the *rich man* *ought* to be temperate, chaste, benevolent, pious. Whatever fashionable eclat may attach to certain vices, he *ought* to abstain from them? whatever ridicule may be thrown upon his scruples, he *ought* to disregard it. If challenged to fight a duel, he *ought* to refuse, though he should thereby be banished from society. If he finds himself falling behind in the race of extravagance, with his accustomed associates, he *ought* to retrench and allow himself to sink into a lower grade. If he has run into debt, he *ought* to surrender every article of property till it is paid. He *ought* to give his political suffrage, without regard to any consequences to himself or family. If holding patronage or appointments, he *ought* to look to the most worthy, though

he should thereby disappoint and estrange relations, friends, associates. *Are these things done?* Yet, what a fine thing is virtue—when practised by the lower orders! I speak not of such failures in duty on the part of the higher classes, as if they were entitled to no allowance, admitted of no excuse. I only suggest that while those who enjoy ease and abundance, behold the crimes and punishments of the poor, when they are disposed to congratulate themselves on their exemption from such crimes, they should consider whether they themselves perform those duties, resist those temptations, which belong to their peculiar situation in society; whether they perform duties as easy, resist temptations as possible to be resisted, as those which belong to a lower situation of life: whether in fine they are, as moral agents, of better desert—have made *greater sacrifices or exertions for duty.*”

“Surely it is no blame to a rich man that he has no temptation to intemperate excess, to fraud, to violence; surely it does not save a poor man from blame that he has such temptation: but it furnishes a reason why the former should be less easily satisfied with his own conduct, why he should make more allowance for the errors and the crimes of those, whose errors and crimes are, comparatively speaking, more their misfortune than their fault; and above all, why he should dedicate more of his time, his thoughts, his labour, his means, to the prevention of those causes which incite his inferiors

to crime. Undoubtedly, crimes must be punished, whether committed with or without temptation—with or without excuse. If it is not morally just that the criminal should be punished, it may at least be necessary that he should be restrained, or even extirpated. But one cannot help thinking that if a part of the time, the activity, the ingenuity, the expence, that are employed to detect and punish the crime, when committed, were employed to remove the causes that lead to crime ;—if some part of the time which legislators spend in first, second, and third readings, in committees, in speeches, in debates, motions, and amendments, on criminal laws, were applied to discover and remedy the circumstances which form the criminal ;—if some of the expence that is incurred in counsel's fees, witness's fees, officers fees, in courts, judges, and jurors, were applied to supply the want which prompted the theft or the robbery ; nay, even if the purse, or the jewels, or the plate, or some portion of the value stolen, had been expended in voluntary beneficence ; if the same ingenuity that is used in examining and weighing evidence, in addresses, in replies, in charges, to ascertain the point, guilty or not guilty—were applied to investigate such other points as—how did the criminal become guilty ? how was he ignorant ? how had he become hardened ? how came he to be in want, in destitution, in desperation ? how far did his conduct admit of palliation or excuse ? If some part of

the maintenance allowed to the criminal had been allowed him before he became a criminal,—if the massy edifices constructed to secure him, had a little sooner been offered to shelter him—if he had been provided with a voyage to another clime, and with employment on arriving there, *without*, instead of *with* the stain of crime: surely some part of the vast degradation, suffering, and guilt that abound in this and every civilized country, would admit of being removed.” I heartily wish I was able to promote the objects I have in view in a better manner: but I shall be rewarded tenfold for any trouble I have taken, if I should be the means, however humble, of directing the attention of those who have greater wealth, influence, and talents, to a subject, which I am sure is so well worthy their attention.

THE END.